

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
TURNER, ROYCE LEE	§	Case No. 10-40002 BTR
TURNER, JANETTE RAE	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The case was converted to one under Chapter 7 on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 10-40002 BTR Judge: BRENDA T. RHOADES
Case Name: TURNER, ROYCE LEE
TURNER, JANETTE RAE
For Period Ending: 08/28/13

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 12/12/11 (c)
341(a) Meeting Date: 01/13/12
Claims Bar Date: 10/30/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. RESIDENCE Homestead: 505 Preston Drive; Pottsboro, TX 75076 Debtors select FEDERAL exemptions Upon conversion, debtors intend to surrender. In arrears additional \$12,000 at time of filing not included in lien amount.	152,302.00	0.00		0.00	FA
2. FINANCIAL ACCOUNTS American Bank of Texas x4773 American Bank of Texas x4730	420.00	0.00		0.00	FA
3. SECURITY DEPOSITS Pottsboro City TXU	300.00	0.00		0.00	FA
4. HOUSEHOLD GOODS Itemized household goods	1,685.00	0.00		0.00	FA
5. BOOKS/COLLECTIBLES	50.00	0.00		0.00	FA
6. WEARING APPAREL	350.00	0.00		0.00	FA
7. WEARING APPAREL	75.00	0.00		0.00	FA
8. FIREARMS AND HOBBY EQUIPMENT Video Game system, camera, camcorder, baseball stuff, ruger 10/22 rifle	195.00	0.00		0.00	FA
9. RETIREMENT PLANS 401k	3,663.79	0.00		0.00	FA
10. VEHICLES 1990 Chrysler Imperial w/ 200,000 miles No lien fully exempted.	1,500.00	0.00		0.00	FA
11. VEHICLES 2003 Subaru Legacy w/117,000 miles No lien fully exempted with d2 and d5	4,000.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 10-40002 BTR Judge: BRENDA T. RHOADES
Case Name: TURNER, ROYCE LEE
TURNER, JANETTE RAE

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 12/12/11 (c)
341(a) Meeting Date: 01/13/12
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
12. VEHICLES 2000 Ford taurus w/210,000 miles No lien fully exempted with wildcard	1,500.00	0.00		0.00	FA
13. VEHICLES honda Ch80 Scooter 2001 No lien fully exempted with wildcard	500.00	0.00		0.00	FA
14. BOATS AND ACCESSORIES 1974 Glastron 17 foot No lien fully exempted with wildcard	200.00	0.00		0.00	FA
15. MACHINERY AND SUPPLIES Work Tools	7.50	0.00		0.00	FA
16. ANIMALS Dog and cat	10.00	0.00		0.00	FA
17. OTHER MISCELLANEOUS Lawnmower	50.00	0.00		0.00	FA
18. OTHER UNSCHEDULED B ASSETS (u) Refund of overage from Wells Fargo turned over to trustee	3,000.00	0.00		3,421.76	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$169,808.29	\$0.00	\$3,421.76	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date submitted to UST: 08/28/13: The one asset administered was an unexpected refund overage from Wells Fargo Bank related to the Debtor's former homestead. This amount turned over to trustee and case reopened. Claims review and

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
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TURNER, JANETTE RAE

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 12/12/11 (c)
341(a) Meeting Date: 01/13/12
Claims Bar Date: 10/30/12

objection orders granted 07/17/13.

Initial Projected Date of Final Report (TFR): 12/31/13 Current Projected Date of Final Report (TFR): 12/31/13

/s/ Michelle H. Chow, Trustee

Date: 08/28/13

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 10-40002 -BTR
Case Name: TURNER, ROYCE LEE
TURNER, JANETTE RAE
Taxpayer ID No: *****2522
For Period Ending: 08/28/13

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0596 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/09/12	18	Wells Fargo PO Box 10388 Des Moines IA 50306	BALANCE FORWARD refund turned over to estate	1229-000	3,421.76		0.00 3,421.76
08/01/12	001001	US BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS 660 N. CENTRAL EXPWY SUITE 300 DALLAS, TX 75074	Per order 07/16/12 Reopen case fee \$260.00	2700-000		260.00	3,161.76
08/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		2.78	3,158.98
09/17/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.70	3,155.28
10/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.49	3,151.79
11/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.61	3,148.18
12/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.49	3,144.69
01/16/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.60	3,141.09
02/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.59	3,137.50
03/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		4.21	3,133.29
04/12/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		4.66	3,128.63
04/30/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	3,118.63
05/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,108.63
06/28/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,098.63
07/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,088.63

Page Subtotals 3,421.76 333.13

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 10-40002 -BTR
Case Name: TURNER, ROYCE LEE
TURNER, JANETTE RAE
Taxpayer ID No: *****2522
For Period Ending: 08/28/13

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0596 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					3,421.76	333.13	3,088.63
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					3,421.76	333.13	
Less: Payments to Debtors						0.00	
Net					3,421.76	333.13	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****0596					3,421.76	333.13	3,088.63
					3,421.76	333.13	3,088.63
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 08/28/13
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 0.00 0.00

Case Number: 10-40002
Debtor Name: TURNER, ROYCE LEE
Claims Bar Date: 10/30/12

Claim Number Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
001 2700-00	US BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS 660 N. CENTRAL EXPWY SUITE 300 DALLAS, TX 75074	Administrative	per order 07/16/12 reopen fee at this time \$260.00	\$0.00	\$260.00	\$260.00
000001 070 7100-00	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	Unsecured	Filed 01/06/10	\$0.00	\$5,632.72	\$5,632.72
000002 050 4800-00	Pottsboro ISD c/o Perdue, Brandon, Fielder, etal p.o. box 13430 Arlington, Tx 76094-0430	Secured	Filed 01/11/10 Order 07/17/13 #60 Disallow in entirety	\$0.00	\$1,750.96	\$0.00
000003 070 7100-00	Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	Unsecured	Filed 03/02/10 Claim amended to zero amount.	\$0.00	\$0.00	\$0.00
000004 050 4110-00	Wells Fargo Bank, N.A. c/o Legal Practice Management 15000 Surveyor Blvd. Suite 1720 Addison, TX 75001	Secured	Filed 02/02/10 Order 07/17/13 #61 Disallowed in entirety	\$0.00	\$125,594.81	\$0.00
000005 070 7100-00	Candica, LLC c/o Weinstein & Riley, P.S. 2001 Western Ave., Ste. 400 Seattle, WA 98121	Unsecured	Filed 02/09/10	\$0.00	\$396.23	\$396.23
000006 050 4800-00	Grayson County c/o Laurie Spindler Huffman Linebarger Goggan Blair & Sampson,LLP 2323 Bryan Street Suite 1600 Dallas, TX 75201	Secured	Filed 03/11/10 Order granted 07/17/13 #62 Disallowed in entirety	\$0.00	\$1,460.49	\$0.00
Subtotal For Claim 4800-00				\$0.00	\$135,095.21	\$6,288.95
Case Totals:				\$0.00	\$135,095.21	\$6,288.95

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-40002 BTR

Case Name: TURNER, ROYCE LEE

TURNER, JANETTE RAE

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$
Charges: US BANKRUPTCY COURT	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Midland Credit Management, Inc.	\$ _____	\$ _____	\$ _____
000003	Internal Revenue Service	\$ _____	\$ _____	\$ _____
000005	Candica, LLC	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE